

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Justin Ryan Kelley
Heather Lynn Kelley, Debtors**

**Case No. 25-50196-KMS
CHAPTER 13**

NOTICE

The undersigned counsel for Debtors have filed papers with the court to approve attorney's compensation.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the Application, or if you want the court to consider your views on the Application, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Dan M. Russell, Jr. United States Courthouse
2012 15th St., Ste. 244
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to the Debtors' attorney:

The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the Application and may enter an order granting that relief, which shall sustain this Application for Compensation.

Date: July 22, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer A Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
PO Box 13767
Jackson, MS 39236
601-500-5533
trollins@therollinsfirm.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Justin Ryan Kelley
Heather Lynn Kelley, Debtors**

**Case No. 25-50196-KMS
CHAPTER 13**

**SECOND APPLICATION FOR ALLOWANCE OF COMPENSATION AND
REIMBURSEMENT OF NECESSARY EXPENSES
FOR THOMAS C. ROLLINS, JR.**

COMES NOW, Thomas C. Rollins, Jr., (the “Applicant”) attorney for the Debtors, and files this *Second Application for Allowance of Compensation and Reimbursement of Necessary Expenses for Thomas C. Rollins, Jr.* and in support thereof, would respectfully show to this Honorable Court as follows, to-wit:

1. On February 13, 2025, Debtors filed a bankruptcy petition under Chapter 13 of the bankruptcy code.
2. The Debtors and Thomas C. Rollins, Jr. of The Rollins Law Firm, PLLC (hereinafter “the firm”), have agreed to an hourly billing arrangement in lieu of this Court’s standard “no look” fee award. Per said agreement, attorney T.C. Rollins is billed at a rate of \$360.00 per hour while attorney Jennifer Calvillo is billed at a rate of \$360.00 per hour. Paralegals are billed at a rate of \$155.00 per hour. Legal Assistants bill at \$100.00 per hour. Said rates are reasonable and in keeping with community custom and standards for attorneys in this area. T.C. Rollins and Jennifer Calvillo are both board certified in consumer bankruptcy law by the American Board of Certification.
3. The Debtors herein did not provide a retainer.
4. Throughout our representation of the Debtors herein, our firm has maintained itemized billing entries which are completed and maintained contemporaneously with the associated service(s) provided. The services provided by the firm were reasonable in view of the circumstances of this case.

5. The Court previously approved compensation in the amount of \$ 2,305.25 (Dk #28).
6. The chapter 13 Trustee has disbursed \$2,020.25 on this claim as of July 21, 2025.
7. The time incurred and services provided by the firm since the filing of the previous fee application have resulted in Attorney's fees in the amount of \$1,166.00 and expenses in the amount of \$98.69 for a total of \$1,264.69. A detailed accounting of which is attached hereto as Exhibit "A".
8. This is the Applicants' Second request for allowance of compensation for professional services rendered in this proceeding. This request covers the period from March 11, 2025 to July 21, 2025.

WHEREFORE, PREMISES CONSIDERED, Applicant requests that this Court enter an Order awarding reasonable attorneys' fees for the professional services rendered herein and authorizing and directing Debtors to pay said attorneys' fees and expenses. Applicants pray for general relief.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MSBN 103469)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Application for Compensation was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

JUSTIN RYAN KELLEY
HEATHER LYNN KELLEY

CASE NO: 25-50196-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/22/2025, I did cause a copy of the following documents, described below,

Notice and Application for Compensation

Exhibit A Invoice

Exhibit C Affidavit

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/22/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

JUSTIN RYAN KELLEY
HEATHER LYNN KELLEY

CASE NO: 25-50196-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/22/2025, a copy of the following documents, described below,

Notice and Application for Compensation

Exhibit A Invoice

Exhibit C Affidavit

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/22/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 25-50196-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
TUE JUL 22 11-42-41 PST 2025

AMERICREDIT FINANCIAL SERVICES INC DBA
GM
PO BOX 183853
ARLINGTON TX 76096-3853

BMO BANK NA CO AIS PORTFOLIO SERVICES
L
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

~~EXCLUDE~~

~~US BANKRUPTCY COURT
DAN M RUSSELL JR US COURTHOUSE
2012 15TH STREET SUITE 244
GULFPORT MS 39501-2036~~

US DEPARTMENT OF EDUCATION CO NELNET
121 S 13TH ST
LINCOLN NE 68508-1904

(P)ACADIAN AMBULANCE SERVICE INC
ATTN JESSE PROCTOR
P O BOX 98000
LAFAYETTE LA 70509-8000

(P)AMERICREDIT FINANCIAL SERVICES DBA GM
FINANCIAL
PO BOX 183853
ARLINGTON TX 76096-3853

AMERICREDIT FINANCIAL SERVICES INC DBA
GM FINANCIAL
P O BOX 183853
ARLINGTON TX 76096-3853

AMERICAN EXPRESS NATIONAL BANK
CO BECKET AND LEE LLP
PO BOX 3001
MALVERN PA 19355-0701

AMEX
PO BOX 981535
EL PASO TX 79998-1535

BMO BANK NA
AIS PORTFOLIO SERVICES LLC
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

BMO BANK NA
EGAN ALAILY LLC
20 S CLARK STREET SUITE 2120
CHICAGO IL 60603-1856

BMO HARRIS BANK
ATTN BANKRUPTCY
111 WEST MONROE ST
CHICAGO IL 60603-4095

BANK OF AMERICA
ATTN BANKRUPTCY
4909 SAVARESE CIRCLE
TAMPA FL 33634-2413

BANK OF AMERICA NA
PO BOX 673033
DALLAS TX 75267-3033

CITIBANK
PO BOX 790040
ST LOUIS MO 63179-0040

CITIBANK NA
CITIBANK NA
5800 S CORPORATE PL
SIOUX FALLS SD 57108-5027

DEPARTMENT OF TREASURY INTERNAL
REVENUE SE
PO BOX 7346
PHILADELPHIA PA 19101-7346

(P)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER BANK
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL
ATTN BANKRUPTCY
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER PERSONAL LOANS
PO BOX 30954
SALT LAKE CITY UT 84130-0954

GM FINANCIAL
801 CHERRY STREET
STE 3600
FORT WORTH TX 76102-6855

GREENSKY CREDIT
ATTN BANKRUPTCY
5565 GLENRIDGE CONNECT
STE 700
ATLANTA GA 30342-4796

GREENSKY INC
P O BOX 2730
ALPHARETTA GA 30023-2730

HERRING GAS CO
PO BOX 544
PURVIS MS 39475-0544

HILTON RESORTS CORP
ATTN BANKRUPTCY
3575 LAS VEGAS BLVD S
LAS VEGA NV 89109-8919

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

HILTON RESORTS CORPORATION
6355 METROWEST BLVD SUITE 180
ORLANDO FL 32835-7606

INTERNAL REVENUE SERVI
CO US ATTORNEY
501 EAST COURT ST
STE 4430
JACKSON MS 39201-5025

JPMORGAN CHASE BANK NA
SBMT CHASE BANK USA NA
CO NATIONAL BANKRUPTCY SERVICES LLC
PO BOX 9013
ADDISON TEXAS 75001-9013

(P)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

JPMCB
MAILCODE LA47100
700 KANSAS LANE
MONROE LA 71203-4774

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

MS DEPT OF REVENUE
BANKRUPTCY SECTION
PO BOX 22808
JACKSON MS 39225-2808

MISSISSIPPI DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
P O BOX 22808
JACKSON MS 39225-2808

NELNET
PO BOX 82561
LINCOLN NE 68501-2561

(P)PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982

(P)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

~~EXCLUDE~~

~~(D) (P)PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982~~

(P)RECEIVABLE RECOVERY SERVICES LLC
ATTN ANNA MARTIN
110 VETERANS MEMORIAL BLVD STE 445
METAIRIE LA 70005-4931

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNOVUS BANK
ATTN BANKRUPTCY
1111 BAY AVENUE
COLUMBUS GA 31901-5218

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6-430
JACKSON MS 39201-5022~~

(P)VYSTAR CREDIT UNION
PO BOX 45085
JACKSONVILLE FL 32232-5085

~~EXCLUDE~~

~~(P)DAVID RAWLINGS
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE
PO BOX 566
HATTIESBURG MS 39403-0566~~

HEATHER LYNN KELLEY
241 SW ROSEMARY DR
LAKE CITY FL 32024

DEBTOR

JUSTIN RYAN KELLEY
541 SW ROSEMARY DR
LAKE CITY FL 32024-6717

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767~~